

Official Form 1 (4/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Wedel, Melissa</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Melissa Carson</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-6554</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): <b>304 Quinlan Avenue</b> <b>De Kalb, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60115</b></div>	Street Address of Joint Debtor (No. and Street, City, and State):  <div style="text-align: right; font-size: small;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>De Kalb</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):  <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address):  <div style="text-align: right; font-size: small;">ZIP Code</div>

Location of Principal Assets of Business Debtor  
(if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <div style="margin-left: 20px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding         </div> <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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**Statistical/Administrative Information**      \*\*\* Jeffrey M. Krasner 01524909 \*\*\*

☒ Debtor estimates that funds will be available for distribution to unsecured creditors.

☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid,  
there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors									
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets				
<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million

Estimated Liabilities				
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million

THIS SPACE IS FOR COURT USE ONLY

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Wedel, Melissa****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Rockford**

Case Number:

**06-71668**

Date Filed:

**9/12/06**

Location

Where Filed: **Rockford**

Case Number:

**04-71238**

Date Filed:

**3/08/04****Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Jeffrey M. Krasner****July 3, 2007**

Signature of Attorney for Debtor(s)

(Date)

**Jeffrey M. Krasner****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Wedel, Melissa****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Melissa WedelSignature of Debtor **Melissa Wedel****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 3, 2007

Date

**Signature of Attorney****X** /s/ Jeffrey M. Krasner

Signature of Attorney for Debtor(s)

Jeffrey M. Krasner 01524909

Printed Name of Attorney for Debtor(s)

Law Offices of Jeffrey M. Krasner

Firm Name

**a Professional Corporation**  
**407 West State Street, Suite 4**  
**Sycamore, IL 60178-1455**

Address

**Email: JKrasner@abanet.org**815.899.8436 Fax: 815.895.1700

Telephone Number

July 3, 2007

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Melissa Wedel

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Melissa Wedel  
***Melissa Wedel***

Date: July 3, 2007

JEFFREY M. KRASNER  
LAW OFFICES OF JEFFREY M. KRASNER  
A PROFESSIONAL CORPORATION  
407 WEST STATE STREET, SUITE 4  
SYCAMORE, IL 60178-1455

ELGIN COMMUNITY COLLEGE  
C/O MERCHANTS CR  
223 W. JACKSON  
CHICAGO IL 60606

NICOR GAS  
PO BOX 310  
AURORA IL 60507-0310

MELISSA WEDEL  
304 QUINLAN AVENUE  
DE KALB IL 60115

FIRST USA BANK  
800 BROOKSIDE BLVD  
WESTERVILLE OH 43081

PELLETTIERI & ASSOCIATES,  
991 OAK CREEK DRIVE  
LOMBARD IL 60148-6408

GMAC MORTGAGE  
PO BOX 9001719  
LOUISVILLE KY 40290-1719

JANNA MEREMA  
1620 BRICKVILLE RD.  
SYCAMORE IL 60178

REDDY MED ASSOCIATES  
PO BOX 2184  
INDIANAPOLIS IN 46206-2184

OCWEN LOAN SERVICING  
PO BOX 785056  
ORLANDO FL 32878

KISHWAUKEE COMMUNITY HOSPI  
C/O PELLETTIERI & ASSOC  
991 OAK CREEK DR  
LOMBARD IL 60148-6408

US DEPT OF EDUCATION  
501 BLEEKER ST  
UTICA NY 13501

WFS FINANCIAL  
PO BOX 25341  
SANTA ANA CA 92799-5341

MEDICAL  
C/O MERCHANTS CR  
223 W. JACKSON  
CHICAGO IL 60606

STEVEN WEDEL  
304 QUINLAN AVE.  
DEKALB IL 60115

DEKALB COUNTY TAX ASSESSOR  
110 E. SYCAMORE  
SYCAMORE IL 60178

MEDICAL  
C/O CREDITORS PR  
206 W. STATE  
ROCKFORD IL 61101

STEVEN WEDEL  
304 QUINLAN AVE  
DEKALB IL 60115

AMERICAN EXPRESS  
P.O. BOX 297871  
FORT LAUDERDALE FL 33329

MEDICAL PAYMENT DATA  
ROCKFORD MERCANTILE AGENCY  
2502 S. ALPINE ROAD  
ROCKFORD IL 61108

H & R ACCOUNTS  
PO BOX 672  
4950 38TH AVENUE  
MOLINE IL 61265

AMERITEC  
C/O MONEY CONTROL

MEDICAL PAYMENT DATA  
C/O MRSI  
2200 DEVON AVE.  
DES PLAINES IL 60018

H&R ACCOUNTS INC.  
7017 JOHN DEERE PARKWAY  
MOLINE IL 61265

COMCAST  
C/O CRD PRT ASSO  
13355 NOEL RD.  
DALLAS TX 75240

MEDICAL PAYMENT DATA  
C/O I C SYSTEM INC  
PO BOX 64378  
SAINT PAUL MN 55164

LYDIA S. MEYER  
KATHLEEN MCCALLISTER  
POST OFFICE BOX 14127  
ROCKFORD IL 61105-4127

DARING LANDSCAPE  
PO BOX 308  
SYCAMORE IL 60178

NATIONAL BANK AND TRUST  
C/O PROFCOLSRV  
103 N. CHICAGO  
FREEPORT IL 61032

NOONAN & LIEBERMAN LTD.  
105 WEST ADAMS  
SUITE 3000  
CHICAGO IL 60603

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: **Melissa Wedel**

Debtor(s).

)  
) Case No.  
) Hearing Date:

**ATTORNEY'S APPLICATION FOR COMPENSATION FOR REPRESENTING CHAPTER 13 DEBTOR(S)**

The undersigned attorney seeks compensation pursuant to 11 U.S.C. §330(a)(4)(B) for representing the interests of the debtor(s) in this case.

**Use of Model Retention Agreement:**

- ☒ The attorney and the debtor(s) have entered into the Court's Model Retention Agreement.  
☐ The attorney and the debtor(s) have not entered into the Court's Model Retention Agreement.

**Dismissal of prior case**

- ☒ A Chapter 13 case of the debtor or debtor's spouse was dismissed within one year of this case filing.

**Fees in prior case(s):** ☐ The attorney has not represented the debtor(s) in any prior bankruptcy case.

- ☒ The attorney has represented the debtor(s) in prior bankruptcy cases as follows:

Case no. 06-71668 Chapter 13 Plan Confirmed? ☐ Yes ☒ No Fees paid \$ -0-

Case no. \_\_\_\_\_ Chapter \_\_\_\_\_ Plan Confirmed? ☐ Yes ☐ No Fees paid \$ \_\_\_\_\_

Case no. \_\_\_\_\_ Chapter \_\_\_\_\_ Plan Confirmed? ☐ Yes ☐ No Fees paid \$ \_\_\_\_\_

**Fees sought in present case:**

- ☒ \$ 3500, for services through plan confirmation. ☐ \$\_\_\_\_, for services through case closing. ☐ \$\_\_\_\_, for services after plan confirmation

**Expense reimbursement:** ☐ \$\_\_\_\_, for filing fee.  
☐ \$\_\_\_\_, for expenses **itemized on the attached sheet.**

Total reimbursement requested: \$\_\_\_\_.

**Payment received directly from debtor:** ☐ None ☒ \$ 450.00.

**Compensation previously awarded in this case:** ☒ None  
☐ a total of \$\_\_\_\_, pursuant to order(s) entered on the following dates:  
\_\_\_\_\_.

**Plan payments:** \$2,204.19 per month for 36 months

**Secured debt:** ☒ None ☒ home mortgage(s) in default ☒ motor vehicle loans  
☐ Other: \_\_\_\_\_.

**Unsecured Debt:** \_\_\_\_\_ No. of claims: 18 Total amount: 36,392.57  
To be paid under plan 100 %

**Professional time expended:** 15 attorney hours; 10 paraprofessional hours.

**Itemization of time:** ☐ Not Submitted ☐ Attached to this application.

**Hourly rates:** 250.00 attorney; \$ 75.00 paraprofessional.

**Date of Application:** July 3, 2007 Attorney's signature: \_\_\_\_\_

**Jeffrey M. Krasner**  
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**a Professional Corporation**  
**407 West State Street, Suite 4**  
**Sycamore, IL 60178-1455**  
**815.899.8436**